



# OFFICE OF INSURANCE AND SAFETY FIRE COMMISSIONER

**RALPH T. HUDGENS**  
COMMISSIONER OF INSURANCE  
SAFETY FIRE COMMISSIONER  
INDUSTRIAL LOAN COMMISSIONER  
COMPTROLLER GENERAL

SEVENTH FLOOR, WEST TOWER  
FLOYD BUILDING  
2 MARTIN LUTHER KING, JR. DRIVE  
ATLANTA, GEORGIA 30334  
(404) 656-2056  
[www.oci.ga.gov](http://www.oci.ga.gov)

## DIRECTIVE 11-EX-1

**TO:** ALL INSURERS AUTHORIZED TO SELL PROPERTY AND CASUALTY INSURANCE  
IN THE STATE OF GEORGIA

**FROM:** RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER

**DATE:** JANUARY 10, 2011

**RE:** DIMINUTION OF VALUE

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Directive 10-EX-1, dated April 21, 2010, related to diminution of value, is hereby withdrawn.

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RALPH T. HUDGENS  
INSURANCE AND SAFETY FIRE COMMISSIONER  
STATE OF GEORGIA